

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICOIN RE: /S/ ANGEL L TIRADO GARRIGA
/S/ MARIA REYES GARAY
DEBTOR(S)

BK. CASE # 11-08592

CHAPTER 13

CHAPTER 13 PAYMENT PLAN

NOTICE: • The following plan contains provisions which may significantly affect your rights. You should read this document carefully and discuss it with your attorney. When confirmed, the plan will bind the debtor and each creditor to its terms. Objections must be filed in writing with the Court and served upon the debtor(s), debtors' counsel, the Trustee and any other entity designated by the Court, at the 341 meeting of creditors or not less than twenty (20) days prior to the scheduled confirmation hearing. For post confirmation Plan Modifications, objections must be filed and notified in the same manner within twenty (20) days from its notification. • This plan does not allow claims. Any party entitled to receive disbursements from the Trustee must file a proof of claim. The Trustee will pay the allowed claims, as filed, provided for in the plan, unless disallowed or expressly modified by the Court and / or the terms of the plan. If no claim is filed, the Trustee will not pay a creditor provided for in the plan, unless ordered by the Court. If the Trustee is to make POST-PETITION REGULAR MONTHLY PAYMENTS to any Secured obligation, then a proof of claim must be filed including the following information: account number, address, due date and regular monthly payment. Secured creditor must notify any change in the monthly payment, three (3) months prior to the effective date of new payment. Those post-petition monthly payments will not exceed the life of the plan. • See the notice of commencement of case for 341 meeting date and claims bar date, the latter is the date by which a proof of claim must be filed in order to participate of the plan distribution.

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee:
 directly by payroll deductions, as hereinafter provided in the PAYMENT PLAN SCHEDULE.
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.
3. The Confirmation Order will not vest property of the Estate on Debtor(s) until the Order discharging Debtor(s) is entered.

PLAN DATED:

 PRE POST-CONFIRMATION

I. PAYMENT PLAN SCHEDULE		
\$ 380	x 60	= \$ 22,800
\$ _____	x _____	= \$ 0
\$ _____	x _____	= \$ 0
\$ _____	x _____	= \$ 0
\$ _____	x _____	= \$ 0
TOTAL = 60	\$ 22,800	

Additional Payments:

\$ 14,200 to be paid as a LUMP SUM
within 2 YEARS with proceeds to come from Sale of property identified as follows: Other:EITHER FROM REFINANCE OF THE RESIDENCE
AND/OR LIQUIDATION OF INHERITANCEPeriodic Payments to be made other than and in addition to
the above.

\$ _____ x _____ = \$ 0

To be made on:

PROPOSED PLAN BASE: \$ 37,000

II. ATTORNEY'S FEES

To be treated as a § 507 Priority, and paid before any
other creditor and concurrently with the Trustee's fees,
unless otherwise provided:

- a. Rule 2016(b) Statement: \$ 3,000
- b. Fees Paid (Pre-Petition): (\$ 176)
- c. R 2016 Outstanding balance: \$ 2,824
- d. Post Petition Additional Fees: \$ _____
- e. Total Compensation: \$ 3,000

Signed: _____
 DEBTOR /S/ ANGEL L TIRADO GARRIGA
 JOINT DEBTOR /S/ MARIA REYES GARAY

 AMENDED PLAN DATED: March 5, 2012FILED BY DEBTOR TRUSTEE UNSECURED CREDITOR

III. DISBURSEMENT SCHEDULE SEQUENCE

A. SECURED CLAIMS: Debtor represents that there are no secured claims.
 Secured creditors will retain their liens and shall be paid as follows:

 ADEQUATE PROTECTION Payments: Cr. _____ \$ _____ Trustee will pay secured ARREARS:

Cr. Acct. _____	Cr. Acct. _____	Cr. Acct. _____
\$ _____	\$ _____	\$ _____

Trustee will pay REGULAR MONTHLY PAYMENTS:
(please refer to the above related notice, for important information about this provision)

Cr. Acct. _____	Cr. Acct. _____	Cr. Acct. _____
Monthly Pymt. \$ _____	Monthly Pymt. \$ _____	Monthly Pymt. \$ _____

Trustee will pay IN FULL Secured Claims:

Cr. M. BERRIOS	Cr. _____	Cr. _____
\$ 855	\$ _____	\$ _____

POS 3

Trustee will pay VALUE OF COLLATERAL:

Cr. _____	Cr. _____	Cr. _____
\$ _____	\$ _____	\$ _____

Secured Creditor's interest will be insured. INSURANCE POLICY will be paid through plan:

Cr. _____	Ins. Co. _____	Premium: \$ _____
(Please indicate in "Other Provisions" the insurance coverage period)		

 Debtor SURRENDERS COLLATERAL TO Lien Holder: Debtor will maintain REGULAR PAYMENTS DIRECTLY to:

B. PRIORITIES. The Trustee will pay §507 priorities in accordance with the law [§1322 (a)(2)].

C. UNSECURED PREFERRED: Plan Classifies Does not Classify Claims.

<input type="checkbox"/> Class A: <input type="checkbox"/> Co-debtor Claims: <input type="checkbox"/> Pay 100% / <input type="checkbox"/> "Pay Ahead": _____
<input type="checkbox"/> Class B: <input type="checkbox"/> Other Class: _____
<input type="checkbox"/> Cr. _____ <input type="checkbox"/> Cr. _____ <input type="checkbox"/> Cr. _____
\$ _____

D. GENERAL UNSECURED NOT PREFERRED: (Case Liquidation Value = \$ _____)

Will be paid 100% plus _____% Legal Interest. Will be paid Pro-Rata from any remaining funds

OTHER PROVISIONS:

UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO

IN RE:

ANGEL LUIS TIRADO GARRIGA
MARIA REYES GARAY
DEBTOR

CASE # 11-08592 BKT
CHAPTER 13

MOTION TO AMEND PLAN

TO THE HONORABLE COURT:

COMES NOW, Debtor through the undersigned attorney and respectfully request and pray as follows:

1. Debtor filed a Chapter 13 petition on October 3, 2011 for which the confirmation of the plan is still pending.
2. Debtor is amending his Chapter 13 plan to provide for higher Lump Sum payment of \$14,200 dollars within the same time period and reflect where the 'lump sum' will come from. Enclosed copy of the amended plan.
3. Debtor request that this Honorable Court takes notice of the amended plan and confirmed the same.

WHEREFORE, Debtor request for an Order granting the present motion with any other provision that in accordance to law this Honorable Court deems just and proper.

HEREBY CERTIFY, that a copy of the Amended Plan has been electronically filed with the Clerk of the Bankruptcy Court using CM/ECF which will forward a copy of the same to the office of Jose R Carrion Morales, Esq., Chapter 13 Trustee and to all creditors and parties in interest as per the Master Address List giving them twenty (20) days to reject the proposed plan and request a hearing. Absent good cause, untimely rejections shall be denied. **THAT NOTICE OF THE FOLLOWING HAS BEEN GIVEN**: Within twenty

(20) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this **MOTION TO AMEND PLAN** has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the paper will be deemed unopposed and may be granted unless: (i) the requested relief is forbidden by law; (ii) the requested relief is against public policy; or (iii) in the opinion of the Court, the interest of justice requires otherwise.

In Caguas, Puerto Rico, this 7th day of March of 2012.

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/s/ Victor Gratacos Diaz (127906)